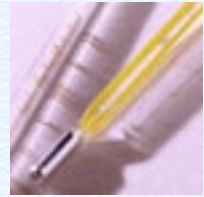


Health Insurance



Employees can obtain health insurance coverage for themselves and their families at reasonable rates. Most enrollees pay only one-fourth of the total health benefits costs. They enjoy one of the widest selections of plans in the country. Over 370 plans participate in the health insurance program. Employees can choose among fee-for-service plans, health maintenance organizations, and point-of-service plans. There is an annual open season during which employees can enroll or change their enrollment from one plan to another. Unlike a growing number of private sector health benefits programs, Federal employees can continue their health insurance coverage into retirement with a full Government contribution.

Life Insurance



Full-time and part-time employees are automatically enrolled in Basic life insurance equal to their salary, rounded to the next \$1,000, plus \$2,000. The government pays one-third of the cost of this group term insurance. Employees do not have to prove insurability – no physical is required. Basic coverage includes double benefits for accidental death and benefits for loss of limb(s) or eyesight. Employees can also purchase Optional insurance at their own expense. Optional coverage includes additional insurance on the employee's life as well as coverage for the employee's spouse and eligible children, if any.

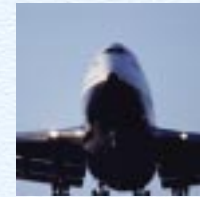
Pensions



The Federal Employees Retirement System (FERS) is an outstanding 3-tiered plan to provide retirement, disability and survivor benefits for employees and their dependents. The three tiers are Social Security benefits, FERS and Thrift Savings Plan (TSP). Employees pay less than 1 percent of salary to qualify for the FERS annuity and are fully vested after 5 years of service. They are eligible for disability benefits, after just 18 months. TSP allows employees to save up to 10 percent of pre-tax salary for retirement. The government contributes an automatic 1 percent of salary and will match up to an additional 4 percent of salary for employees who participate in TSP. Because TSP is tax deferred, no income tax is due on either the employee or Government contributions, or the earnings on those amounts, until retirement. Employees can choose to invest in any of three funds a Government securities fund, a bond fund, and a stock fund. Soon employees will be able to choose from two additional funds, including small capitalization index investment fund and international stock index investment fund.

Holidays

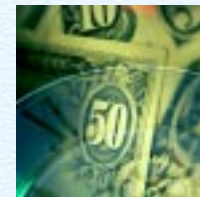
Employees are entitled to 10 paid holidays each year.



Leave

Sick leave and annual (vacation) leave policies are generous. Employees earn 13 days of sick leave each year. There is no ceiling on the amount of sick leave that may be carried over from year to year. Annual leave accrued in the first year (13 days) exceeds the standard of 2 weeks (10 days) in the private sector. Employees earn additional annual leave as their tenure increases, up to a maximum of 26 days per year.

Competitive Civilian Salaries



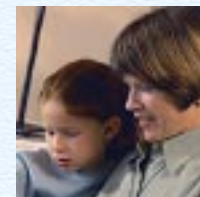
- Special salary rates worldwide for engineers.
- Special rates for other occupations based on locality
- Locality pay based on geographical location
- Overtime pay or time off for hours over 40 hours per week or 8 hours a day depending on work schedule.
- Annual cost of living adjustments
- Scheduled pay increases based on satisfactory performance and longevity in position.

Family Friendly Policies

The Federal government is a leader in providing family oriented leave policies and flexitime/telecommuting arrangements.

Alternative work schedules –

allow employees to work several types of workweeks other than traditional 8 hours per day/40 hours per week. Hours per day and starting/quitting times each day may vary and, in some cases, employees may be permitted to work fewer than 10 days in a 2-week period.



Leave sharing programs –

allow coworkers to voluntarily transfer some of their annual (vacation) leave to specific coworkers to assist coworkers in dealing with personal or family medical emergencies.

Family and Medical Leave Act –

ensures that up to 12 weeks per year of unpaid family and medical leave are available on a gender-neutral basis and mandates job security for employees who take such leave.

Paid Leave for family care and related purposes –

available sick leave can be used to care for family members, to arrange for or attend funeral services of family members, and for absences relating to adopting a child. Federal employees can receive additional paid leave to serve as bone-marrow or organ donors.

Part-time employment and job sharing –

are available options that may help balance an employee's work and family responsibilities.

Employee Assistance Programs

These programs provide a variety of confidential services, including counseling and referrals, to employees who are experiencing personal problems such as family pressures or financial problems which can adversely affect performance, reliability, and personal health.

Tuition Reimbursement

Activities may pay all or part of the necessary expenses of training, including the costs of college tuition for training and education to improve an employee's performance of his or her official duties.